

FINANCIAL ADVICE DISCLOSURE STATEMENT

This document contains important information about Key2Lending Limited's financial advice service.

It's important you take the time to read it carefully. Please contact your Key2Lending Limited financial adviser if you have any questions.

HOW I CAN HELP YOU

I'm employed by Key2Lending Limited (Key2Lending, we, our) as a financial adviser. I give financial advice on Key2Lending Limited's behalf.

Key2Lending Limited (FSP730611) holds a license issued by the Financial Markets Authority (FMA) to provide financial advice. Key2Lending is named as an authorised body on the license and is classed as a Financial Advice Provider (FAP).

I can advise on specific products from our product providers only. These products are:

- Residential home loans
- Non-retail / Commercial loans
- Business loans
- Personal loans
- Construction loans
- Development loans
- Bridging loans
- Mezzanine finance
- A renewal and variation of the terms or conditions of any of the above products.

I can provide financial advice on the above products issued by Key2Lending's product providers as approved by our panel of product providers. A list of our product providers is attached with this disclosure document.

My advice takes into account your personal financial situation and goals, unless I have ticked the general advice box below. If you need more specialist help, or advice about a product I can't cover, I can refer you on to another specialist from Key2Lending Limited or a referral partner or let you know we can't help you.

I will help you to choose a loan that is suitable for your purpose from our panel of product providers below. Once I have chosen a lender and loan terms that suitable for you, I will help you to obtain an approval.

I can't compare the products and services we can provide to others or advise on the consequences of transferring from another provider that is not on our list of approved providers.

Other advice I do not offer are of legal and tax nature and I recommend that you consult your solicitor or accountant on this. Any advice I give in relation to KiwiSaver withdrawal for a first home purchase is limited to factual information on what can be withdrawn and the process for this, and does not extend to whether or not this is in your best interests. Please consult an investment adviser for advice on your retirement savings.

DETAILS

Financial adviser name : Alex Toh,
Director/Mortgage Advisor
Phone number : 022-108 0036
Email address :
alex.toh@key2lending.co.nz
FSP Number : 534246

BANKS AND LENDERS I USE

I source loans from our panel of approved product providers. The current lenders I can use are :

- ANZ
- Avanti Finance
- First Mortgage Trust
- NZCU
- Southern Cross
- Finance Direct
- Reesby & Company
- Property Funding Ltd
- BNZ
- Cressida
- Heartland Bank
- SBS Bank
- The Co-Operative Bank
- Resimac Home Loans
- Vincent Capital
- NZ Provident Capital
- ASAP Finance Limited
- DBR
- Liberty Financial
- Basecorp Finance
- Kookmin Bank NZ
- Delicated Capital Ltd
- Global Pacific Capital
- Fico Finance

GENERAL ADVICE

(I will tick this box if applicable. If this box is ticked then these further limitations apply to my advice).

☐ I can give you general advice about the products and services offered by Key2Lending Limited's product providers only. I can also give you general advice on switching products within our list of approved providers. This advice won't take into account your personal financial situation or goals, even if we've discussed this information. You will not receive a formal statement of advice for general advice. Please let me know if you would like advice that takes into account your personal financial situation or goals.

ABOUT FEES & CONFLICT OF INTEREST

If you proceed with a product on the basis of financial advice received from me, my Financial Advice Provider, Key2Lending Limited will usually receive commission from the applicable product provider. The commission is generally of an upfront nature but may also include a renewal or trail commission.

In general, I will not charge you any fees for the advice you receive, except under exceptional circumstances. These are:

No commission : If you choose not to act on the advice I have given you, and therefore Key2Lending Limited does not receive a commission. In this case you may be charged a fee based on the time it has taken to prepare that advice. I will provide a detailed invoice breaking down these fees if applicable.

If you request services in relation to a product or service and I do not receive a commission from the product provider. Any such fee charged by our product providers and / or me would be agreed and authorized by you in writing before the services were completed and would be based on an estimate of the time spent providing the advice.

Repayment of commission : If you renege on the terms and conditions of a product or service within 27 months and this requires the commission to be repaid. The fee you will be charged then will not exceed the amount of commission due to be paid back to the product provider.

By understanding your needs and goals, I will always ensure I provide the best advice I can to meet your personal financial situation and goals. I will only recommend a product or service if it is suitable for you, regardless of the type and amount of commission I will receive.

The table below will show you the commission rates and types by our product providers – note that this is calculated as a percentage of the loan.

LENDER	Upfront %	Trail %	Refix (\$)
ANZ	0.85%	0.00	\$ 150.00
BNZ	0.55%	0.15%	\$ -
ASAP Finance Limited	1.00%	0.00	\$ -
Avanti Finance	0.80%	0.00	\$ -
Cressida Capital	1.00%	0.00	\$ -
DBR	1.00%	0.00	\$ -
First Mortgage Trust	1.00%	0.00	\$ -
Heartland Bank	\$500 - 2.00%	0.00	\$ -
Liberty Financial	0.60%	0.15%	\$ -
NZCU	1.00%	0.00	\$ -
SBS Bank	0.80%	0.00	\$ 150.00
Southern Cross	1.00%	0.00	\$ -
The Co-Operative Bank	0.70%	0.00	\$ 150.00
Basecorp Finance	1.00%	0.00	\$ -
Resimac Home Loans	0.60 - 0.80%	0.15%	\$ -
Finance Direct	1.00 - 2.00%	0.00	\$ -
Bluestone	0.60%	0.15%	\$ -
Funding Partners	1.00%	0.00	\$ -
Lock Finance	1.50%	0.00	\$ -
Peppermoney	0.60%	0.15%	\$ -
Plus Finance	0.5% - 5.00%	0.00	\$ -
Prospa	3.00%	0.00	\$ -
Zip	1.50%	0.00	\$ -

* I can also receive a referral fee or commission if I refer you to another specialist from Key2Lending Limited or my referral partners.

WHERE TO GET MORE INFORMATION

You can find more information about Key2lending Limited's financial advice service at www.Key2Lending.co.nz

AVAILABILITY OF INFORMATION

A printed version of this Disclosure Statement is available upon your request.

OUR OBLIGATIONS AND WHAT SHOULD YOU DO IF SOMETHING GOES WRONG

You can find more information about the financial advice services we provide in the Financial Advice Provider Disclosure Statement on our website. This includes our obligations when providing advice, our internal complaints process, how to make a complaint, and our free and independent dispute resolution scheme.